

FIG.1

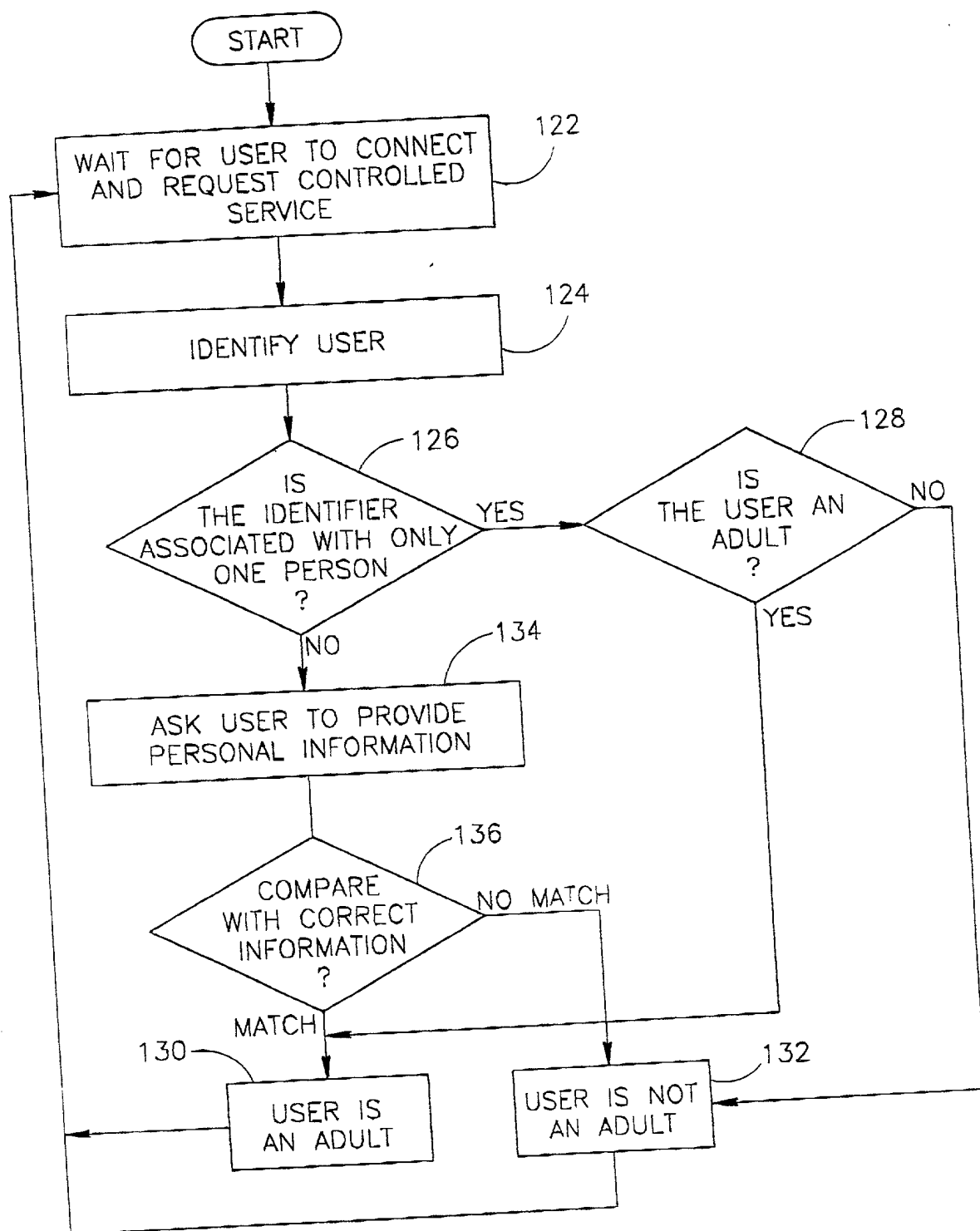


FIG.2

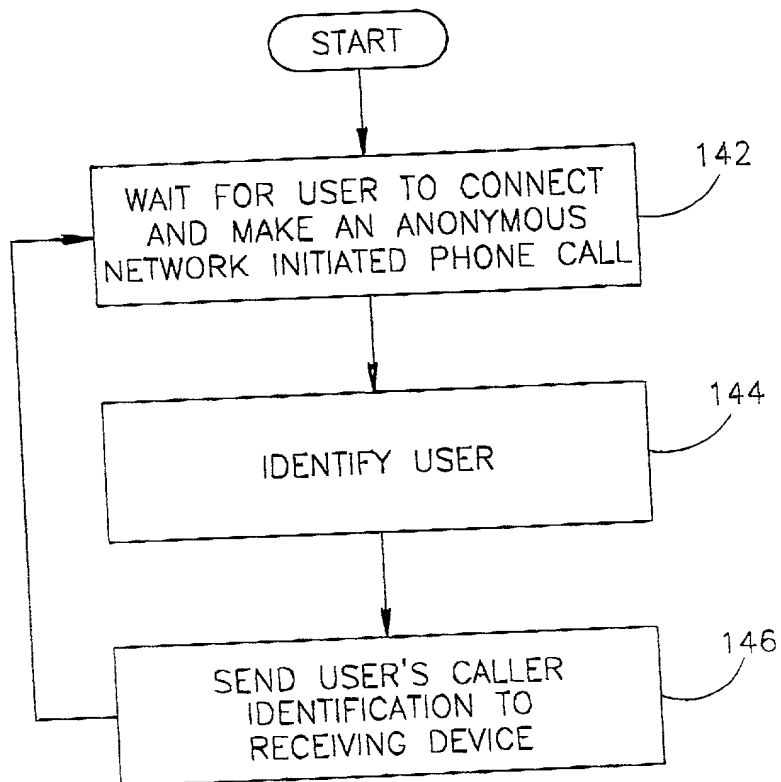


FIG.3

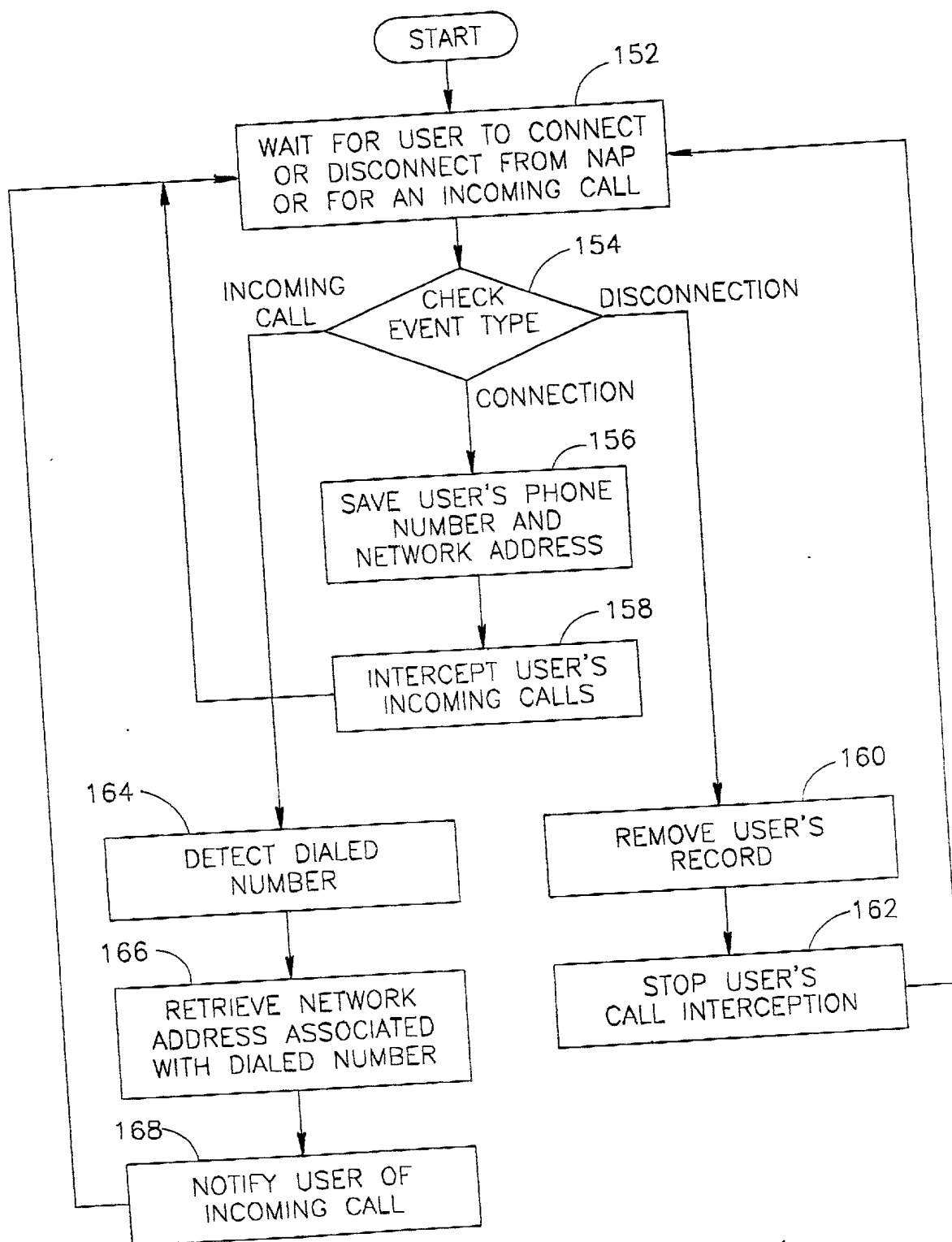


FIG. 4

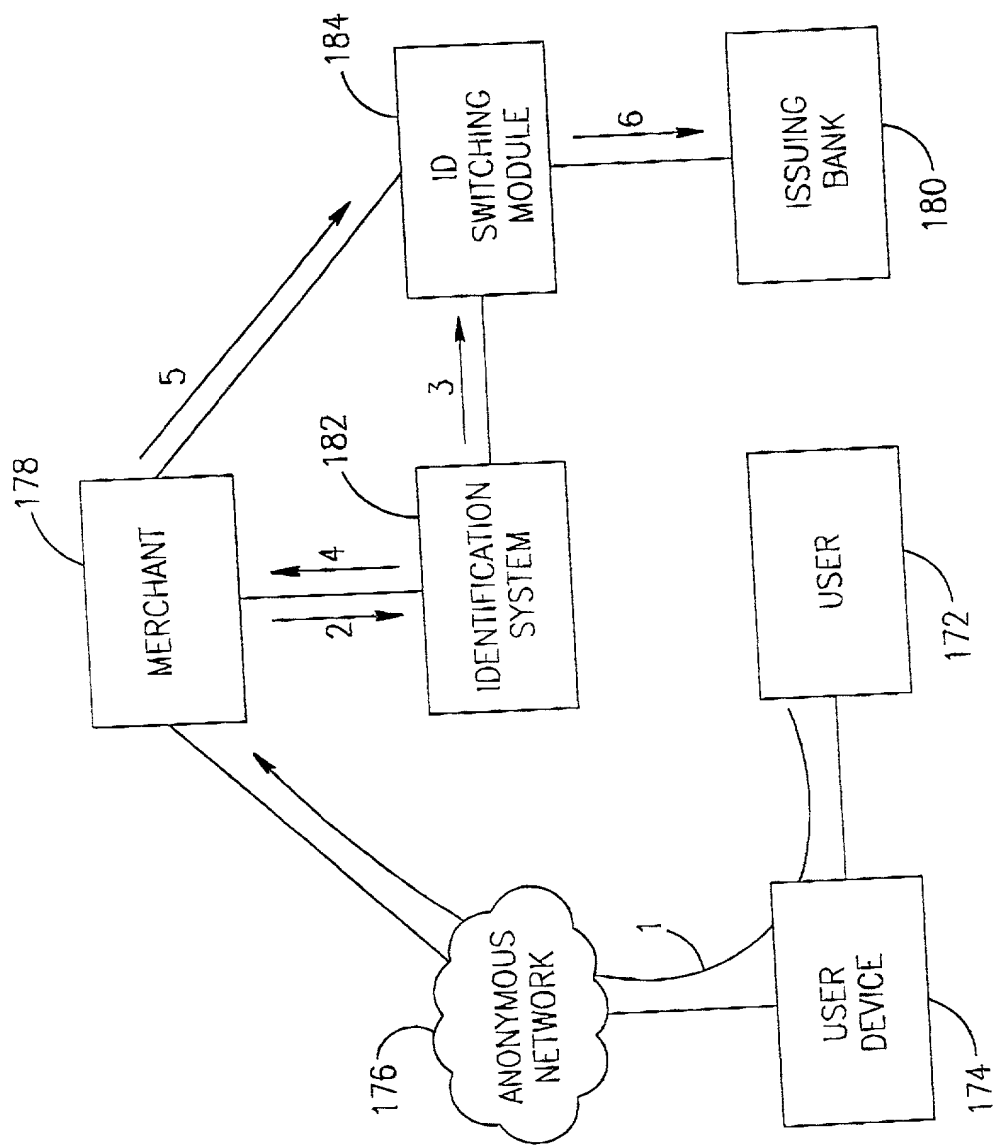


FIG. 5

STAGE	SOURCE	DESTINATION	MEDIUM	CONTENT
1	USER	MERCHANT	INTERNET	REQUEST PRODUCT
2	MERCHANT	IDENTIFICATION SYSTEM	SECURE CONNECTION	IDENTIFICATION REQUEST
3	IDENTIFICATION SYSTEM	ID SWITCHING MODULE	SECURE CONNECTION	USER ID + CREDIT CARD NUMBER
4	IDENTIFICATION SYSTEM	MERCHANT	SECURE CONNECTION	USER ID
5	MERCHANT	ID SWITCHING MODULE	INTERCHANGE NETWORK	TRANSACTION DETAILS + USER ID
6	ID SWITCHING MODULE	ISSUING BANK	INTERCHANGE NETWORK	TRANSACTION DETAILS + CREDIT CARD NUMBER

FIG.6

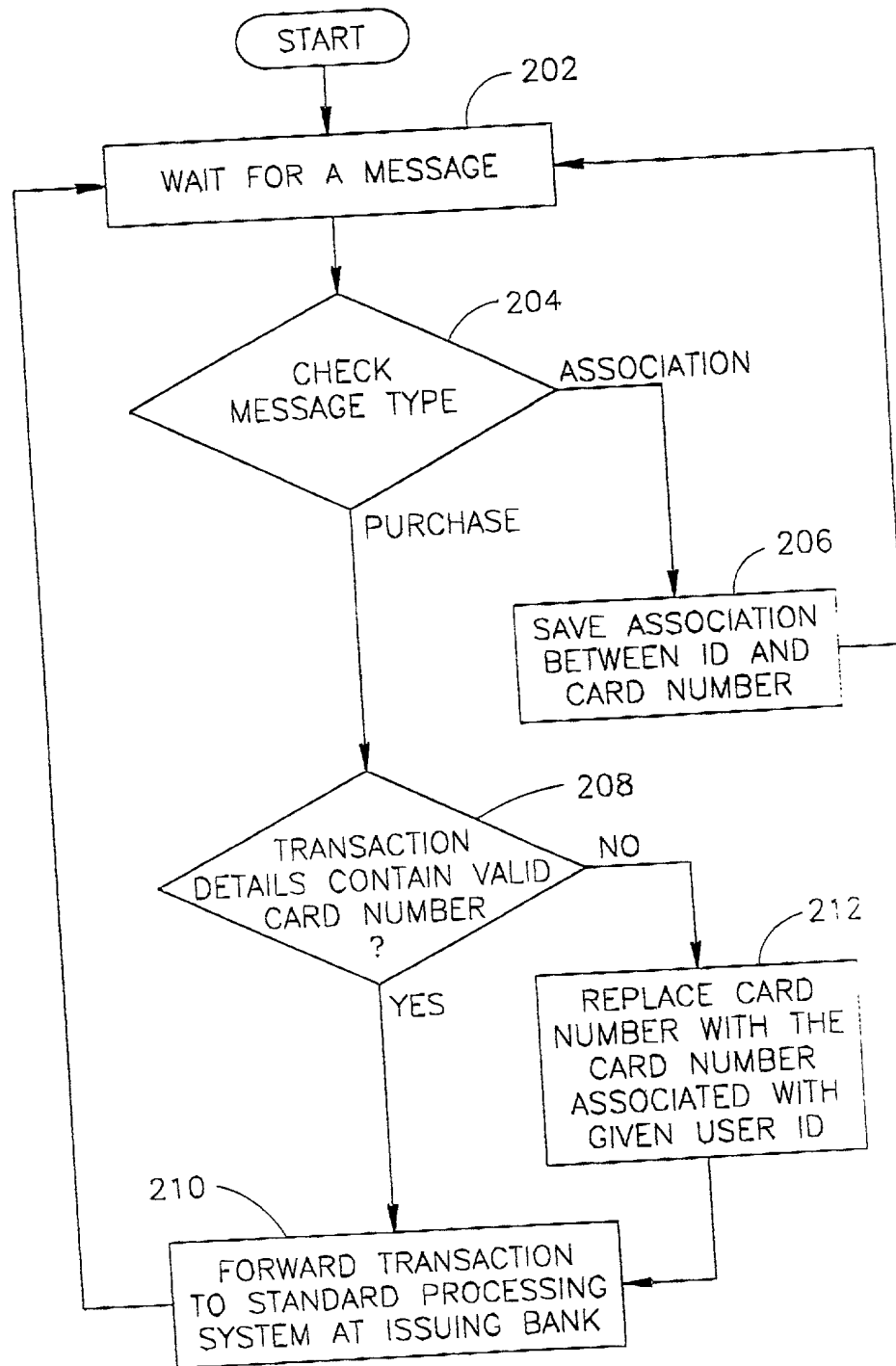


FIG. 7

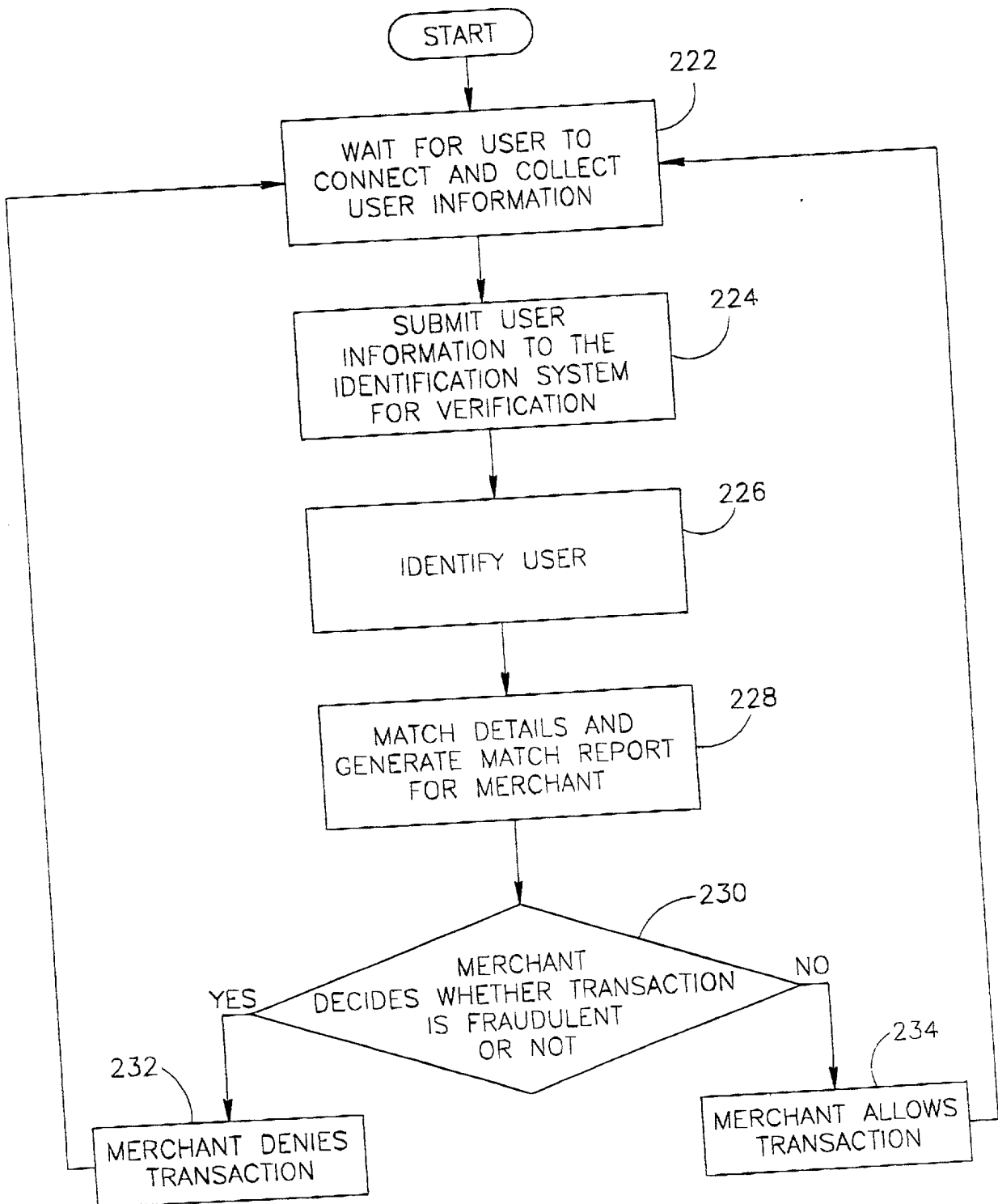


FIG.8